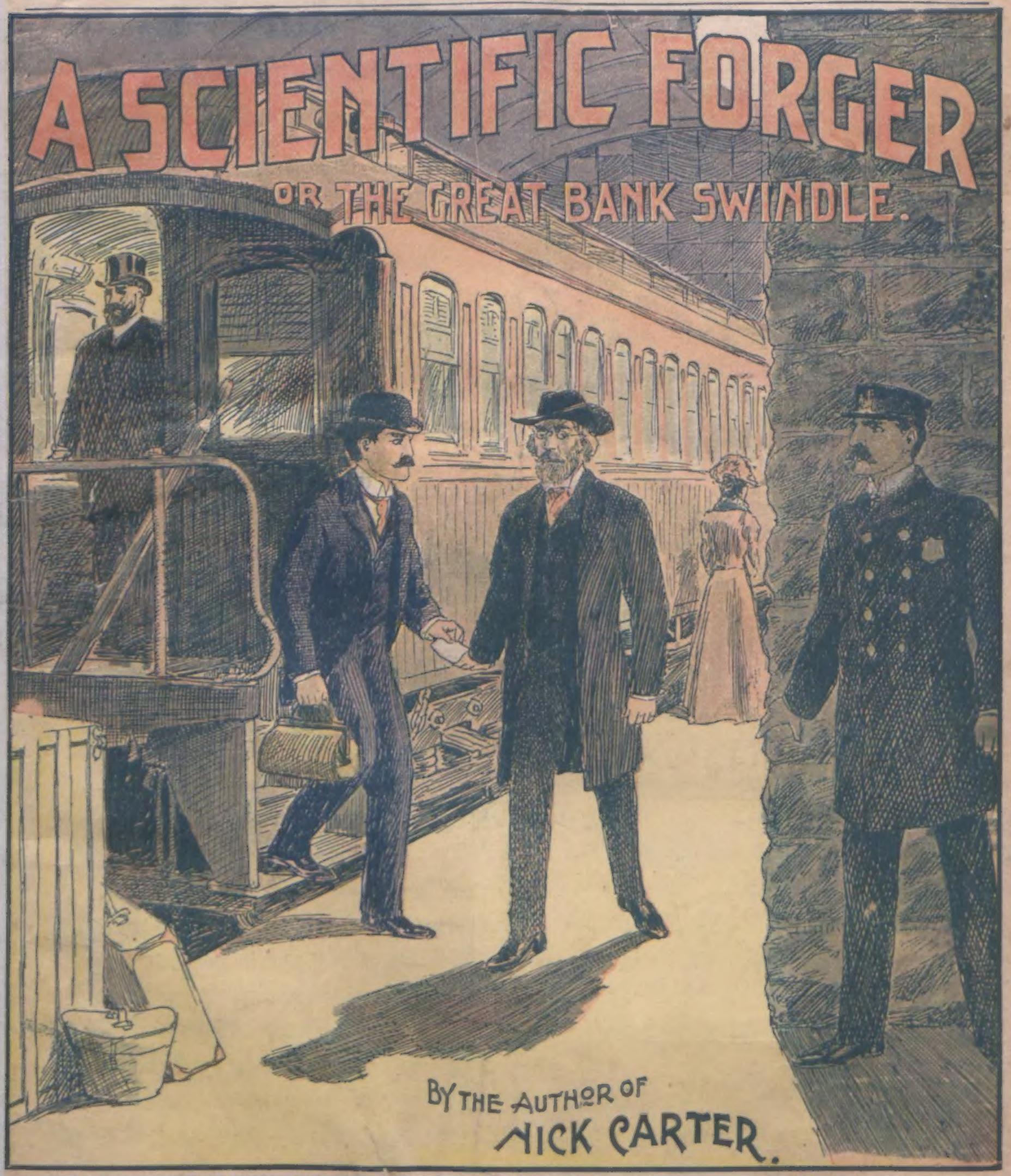
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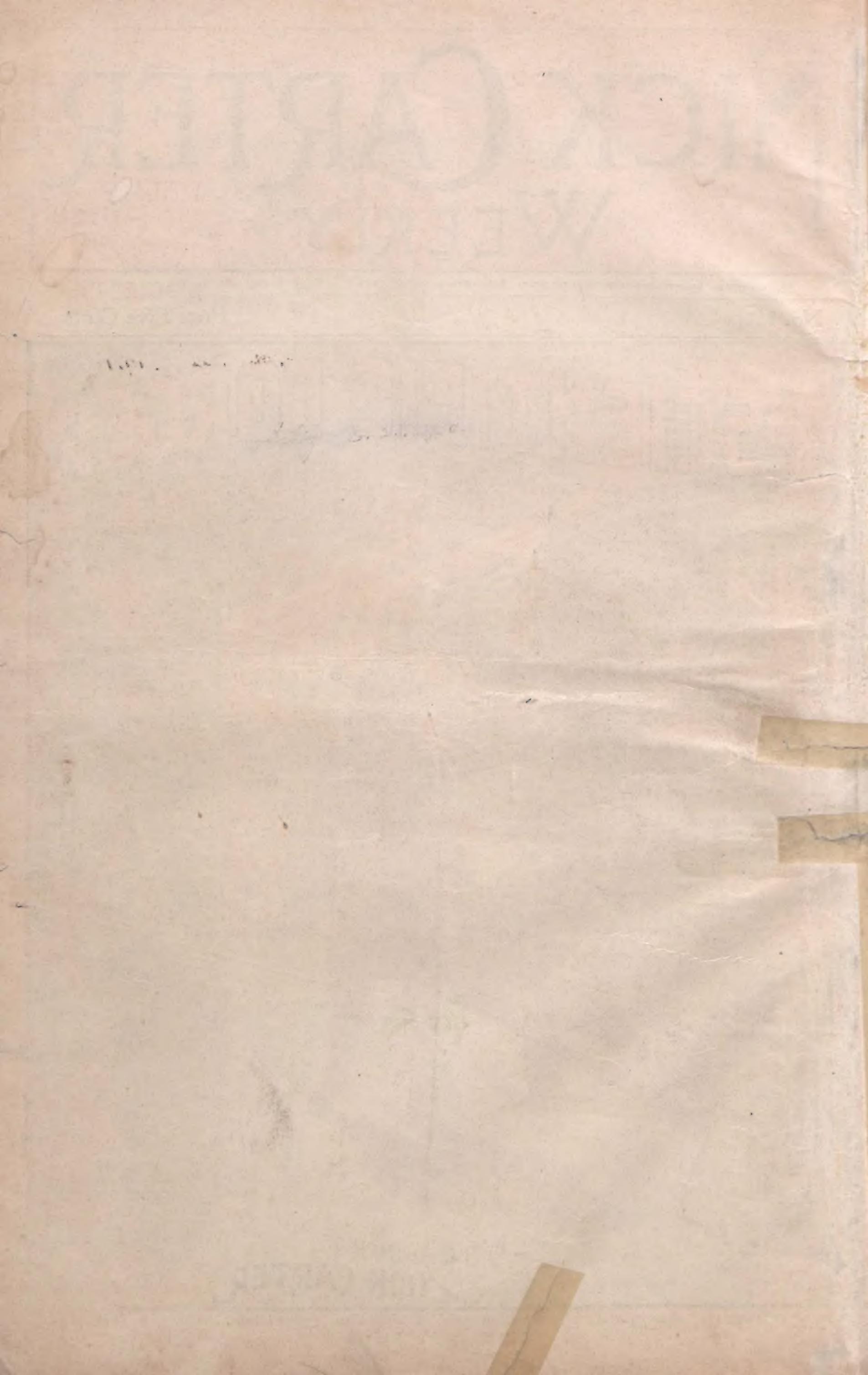
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NICK IN DISGUISE WALKED RAPIDLY FORWARD AND AT THE SAME TIME PASSED A WRITTEN NOTE INTO



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Scientific Forger

The Great Bank Swindle

By the Author of "NICK CARTER."

CHAPTER I.

FORGING REDUCED TO SCIENCE.

"Well, Mr. Carter, I am glad that you responded so promptly to my telegram; I am very glad that you are here."

"Thank you."

The first speaker was the genial chief of police of the city of Cincinnati, and the second was, of course, the real detective, Nick Carter.

The occasion of the detective's trip to Cincinnati was remarkable in every way, but as the reader can get a better idea of what actually occurred by obtaining information precisely as did Nick Carter, we will give the conversation that actually took place between him and the gentleman he interviewed before beginning his work.

"You have heard about the case, I suppose," continued the chief.

"Very little," responded Nick.

"Ah!"

"I have been very busy of late, and the bank swindle here has escaped my notice."

"Indeed!"

"Yes."

"It is the most remarkable case on record."

"I have known some very strange ones," said Nick, with a smile.

"And I; but this beats them all."

"I shall be glad to have the particulars."

"'And I to give them."

"Thanks."

"If, when I have explained, you do not agree with me, that this fellow Hunt takes the bakery, I'll eat my hat."

"Good! So his name was Hunt."

"Yes; at least that's the only name by which we know him."

"Ah!"

"Thomas Hunt."

"Indeed! That tells us nothing."

"Certainly not."

"You have made some search for this fellow?"

"Some search! Bless you, I have rausacked the United States for him."

"He's a sort of 'still hunt,' isn't he?"

The chief smiled grimly.

"Remarkably so," he said.

"Well, tell me about him."

It was an unusual thing for the detective to resort to the use of a notebook, but on this occasion he did so.

So much time had elapsed since the commission of the crime involved, and the identity of the criminal was wrapped in so much mystery, that Nick had already decided that in order to run down his man he must resort to new and unusual tactics.

As a matter of fact, the detective already knew more about the case than he' confessed.

However, he preferred to hear the story anew from the parties who were most deeply interested, and therefore he pretended to know nothing.

Having prepared his notebook and pencil for the purpose of jotting down bits of fact here and there, he waited for the chief to continue.

"Hunt came from Chattanooga," con-

"Ah!"

"And he victimized three banks."

"Three?"

"Yes; the only wonder is that he did not bleed them all."

"Suppose you select one of them and give me the story so far as that one is directly concerned."

"Very well. Take the Third National."
"Good!"

"A fellow who seemed about dead with the consumption or the asthma appeared suddenly at the window and presented a draft."

"From Chattanooga?"

"Yes; the First National Bank of Chattanooga, Tenn."

"Ah! Well?"

"The draft was for eighteen hundred dollars."

"H'm!"

"Van Arsdale, the paying teller of the Third, examined the draft and saw that it was all right."

"Hold on, chief."

"Well?"

"Where does the forgery come in?"

"Eh? I'm telling you."

"Yes; but you just said the draft was all right."

"Well, so it was, apparently."

"Ah!"

"Van Arsdale looked it over."

"Naturally:"

"He is familiar with Saxton's handwriting and-"

"Who is Saxton?"

"Assistant cashier of the First National of Chattanooga."

"Oh!"

"He was familiar with Saxton's handwriting, and the draft seemed all right and proper."

"Hum!"

"After examining it he told Hunt to indorse his name on the back,"

"Well?"

"The fellow went to one of the outside desks, coughing and spitting and breathing hard."

"He probably felt badly."

"He acted as though he was going to die."

"Part of his game, eh?"

"Probably."

"To enable him the better to disguise his voice."

"Doubtless."

"Well?"

"Mind you, Saxton had already certified to the indorsement."

"How is that?"

"Why, Hunt, when he procured the draft of Saxton-"

"Excuse me, chief. Can't you be a little more explicit?"

"About what?"

"About the draft."

"How?"

"Well, first you characterized the transaction as a swindle."

"So it was."

"Next you said Van Arsdale saw that the draft was all right."

"But--"

"Then you said it only appeared to be all right."

"Con--"

"And now you say that Saxton not only made out the draft, but that he certified to Hunt's indorsement."

"So he did."

"Those statements seem to be somewhat conflicting." "Suppose you tell the story yourself, Carter."

"I can't."

"Then let me do it in my own way."

"Good! I will."

"Humph! Hunt told Saxton that he would have trouble in being identified in Cincinnati——"

"Have you seen Saxton?"

"Yes."

"Go on.".

"So he indorsed his name on the back of the check, and Saxton wrote his name beneath it."

"Yes. "

"An easy and simple way of identification."

"Certainly."

"The bank which paid the draft would simply ask Hunt to write his name once more beneath that of Saxton. If both of Hunt's signatures were alike, the thing was done. See?"

"Certainly."

"Well, the fellow came back to the window presently and passed in the draft.

"That's a very poor pen," he coughed. 'I could hardly write my name with it.'

"However, he had written it well enough to satisfy Van Arsdale, and he handed out eighteen hundred dollars.

"Hunt took it, said something that sounded like 'thank you,' and coughed himself out of the door. That is the last they ever saw of him."

"Indeed! Now, will you tell me what was wrong with the draft?"

"Simply this. When the draft was made out by Cashier Saxton it called for eighteen dollars, but when it was presented to Paying Teller Van Arsdale it where the amount is punctured, are rather called for eighteen hundred dollars."

"Oh!"

"Hunt had 'raised' it."

"So it seems."

"And that is where the remarkable part of the story comes in."

"Yes?"

"Yes. The draft was of the kind which bankers believe cannot be 'raised.' "

"Describe it."

"Here is a photograph of the draft just as it looked when Van Arsdale saw it."

"Ah!"

"You see," continued the chief, "that the Chattanooga bank used a puncturing stamp to indicate the amount of the face ger had to do with that line was to oblitof the check."

"Yes."

"Well, that check was originally punctured for eighteen dollars."

"Humph!"

"Exactly."

"The fellow might have procured a blank somehow, have forged the whole thing and have used a puncturing stamp of his own."

"No."

"No?"

"Saxton recognized this check as be-· ing the one he drew for the man."

"Ah!"

"Our forger was smarter even than though he had rewritten the whole thing."

"It does look so."

"Suppose the punctured figures were not there."

"Well?"

"Bank cashiers, relying upon the impossibility of changing the face of a check careless about the manner of writing them."

"How do you mean?"

The chief took a slip of paper and wrote the words "eighteen" and "dollars," putting the words far apart, making a double cross after eighteen and drawing a black wavy line from "eighteen" to "dollars."

"That," he said, "is the way it should be done."

"Certainly."

"Instead, relying upon the punctured figures, it was written with a single cross and no line.

"You see," he continued, "all the forerate the cross and write in the word 'hundred.' "

"Exactly."

"Then in the upper left hand corner are the figures."

"Yes."

"The printed or engraved dollar sign and the handmade figures that follow it."

"Yes."

"Like this," and he filled out another slip of paper.

"That is the way it should be done," he continued.

"Of course," said Nick.

"Instead, and again relying upon the punctured figures, he omitted the double cross and put in a single one very faintly."

"Well?"

"Our forger simply obliterated the faint cross, added two ciphers and made a new cross and the thing was done."

"Except for the punctured figures."

"Ah! There is where he showed his genius."

"Explain."

"He managed in some way to fill up the holes made in cutting out the figures. He filled them with paper pulp."

"Ah!"

"Then he had simply to use one of those cutting machines, otherwise perforating stamps, which anybody can buy. See?"

"Yes."

"The insytery is, how did he press the pulp into place so it would stay and so that it would exactly resemble the paper of which the check was made."

"Humph!"

"Experts have examined the check since the forgery and they cannot detect the slightest evidence of what took place."

"And yet--"

"And yet we know that it was done."

"Ah!"

"Saxton recognizes the check. He says it is the one he drew, that he drew it for eighteen dollars and stamped the cut figures over the word Chattanooga. Here it is, the same check only for eighteen hundred dollars with the cut figures for that amount stamped in the same place."

"Well?"

"What do you think of it?"

"I think the fellow was a genius."

"But how did he do it?"

"Just as you have described."

"I know, but I haven't half described the operation."

"True."

"Perhaps you can do so."

"I think I can."

"I wish you would."

"My dear chief, every business, every

profession, every trade is a science unto itself, eh?"

"Certainly, in one sense."

"Your business and mine are sciences, we only follow different branches."

"True, but what has that to do with this question?"

CHAPTER II.

REDUCING HUNTING TO A SCIENCE.

"I will show you presently," continued Nick.

"Well?"

"Let us begin with the banker."

"Very good."

"He had reduced the technicalities of his business to a science."

"Yes."

"Every bank with which he corresponds has methods peculiar to itself."

"Certainly."

"He knows the methods of each one, just as you recognize the work of a certain crook when you see it."

"Of course."

"Just as you know a friend's step in the corridor before he opens your door."

"Assuredly."

"Besides that he has methods of his own which are just as certain, and from which he never departs, except in the most extreme cases, and then only to return to them at the first opportunity."

"Naturally."

"If you or I devoted sufficient time to the study of those peculiarities, we could trade upon them."

"Eh?"

"I mean if the methods of the Chattanooga bank, and the methods of the banks in this city that were victimized, were as thoroughly known to us as to the bankers themselves, it would be a simple matter for us to swindle them if we were so disposed."

"I don't quite see it; but go on."

"Chief, did you ever go rabbit hunt-

'Eh? What the dev--"

"Wait; I am not changing the subject.

I am only enlarging upon it."

"Oh!"

"I will return to the point in a moment, but just now I wish to approach it from another side."

"Humph! Well?"

"I repeat, did you ever hunt rabbits or, rather, hare?"

"No."

"They are hunted with hounds."

"Are, eh?"

"Yes."

"Must be a delightful occupation. Confound it, Carter, what have rabbits to do with checks?"

"Lots."

"Oh, well, what about them?"

"They always run in a circle."

"So I've heard."

"Sooner or later they return to the point from which they started, or very near it."

"Stupid of them!"

"Very."

"Humph!"

"The wise hunter never follows the dogs."

"No?"

"He always takes the back track."

"Ah!

"That is, he knows pretty nearly

where the rabbit will run, where it will cross a ridge, and where it will follow a ravine."

"Well?"

"If he is in a hurry he posts himself at one of those places and waits. By and by the rabbit comes along and he shoots it."

"Sure."

"If the snow is deep, ... he is tired, or if he is late in getting to the scene, he takes his stand somewhere near the rabbit's starting place and waits there."

"Humph!"

"He may have to wait a little longer, but he gets the rabbit."

"Well?"

"Now, supposing this forger to be a rabbit and we the hunters, everything considered, what is our best course?"

"You're talking, I'm not."

Nick smiled.

"Very good," he said. "The scent is a trifle old, is it not?"

"Yes."

"And we are rather late upon the scene, eh?"

"Yes."

"Our rabbit may already have passed the ridges and ravines where we know he should run."

"Yes, but--"

"And therefore our best course is to start out the hounds and wait here."

"Where are your hounds, unless we are the creatures ourselves?"

"I have them."

"Do you mean to say that you propose sitting here and waiting for that confounded Hunt to come to us?"

"Precisely."

"But-

come to us."

"One would think -- "

"What?"

"That you might end by arresting me or yourself for a forger."

"Not so bad as that."

"Well, set on your dogs," said the chief, grimly.

"Not quite yet. The scent is old, and we must find a fresher track. Now, an experienced hunter knows were to find that."

"Yes, and an experienced rabibt—or hare—knows just how to avoid that very spot."

"On the contrary, he don't."

"Oh?"

"Rabbits and thieves are always fools."

"Granted."

"If they appear smart it is only the re-

"Humph!"

"And the thief can no more avoid refurning to his starting point than the rabbit."

"Well?"

"Having reached the scene of our hunting, then, our first care is to find a fresh track. I mean by that a place where the scent, if you please, has clung more tenaciously to the soil."

"Go ahead. I've got all day, Mr. Carter."

We will now return to the science of things."

"Oh, well?"

"We are hunters now, not detectives."

"Yes."

"And our science must be exerted toward finding the track of the hare."

"Yes."

"Where would he be most likely to leave a scent?"

"You answer."

"Why, at the bank."

"How so?"

"On the check."

"Well?"

"We produce the check, we examine it, and sure enough we find his footprints."

"Rather, his finger marks."

"The same thing, chief."

"Where do you find them, Carter?"

"In the soft pulp with which the original cut figures were obliterated, or rather, filled up."

"Ah!"

"We are getting down to business now, eh, chief?"

"Sounds more like it. All that bosh about rabbits and hounds seems——"

fore we get through."

"All right. Go on."

"First, then, the few tracks we find there are surrounded by hard, stony ground which leaves no scent."

"Right."

we want to know where to look for the next track."

"Sure. That's where everybody thus far has given the thing up."

"More shame to them."

"They found the first tracks, but since you compel me to adopt this form of speech, their noses weren't strong enough to follow."

"Ours are better."

"I wish I thought so."

They are better because we don't trust entirely to our noses."

"Ah!"

"Our science, in other words, our experience, comes to our aid just here."

"Well?"

"An experienced hound when he cannot follow a trail, will sometimes go on the back-track for a while, knowing that the foolish hare will somewhere have crossed it."

"You begin to interest me a little."

"Thanks—awfully! We have already found the pulp, haven't we?"

"Yes."

"It does not belong where we found it?"

"No."

"The hare left it there?"

"Yes."

"Where did he get it?"

"By Jove!"

. "The answer is simple."

"Maybe so. I don't see it, but then--"

"Pulp of that kind doesn't lie around in little bits that you could carry under your finger-nail."

"That's so."

"When made it is deposited in bulk somewhere."

"Sure."

"Therefore if some clung to the feet of our hare we know that he must have been where there was a lot of it."

"I see."

"We therefore look for a pulp swamp, otherwise a paper mill, for our next track."

"By Jove! Carter--"

"Do you like to hunt hare?"

"Yes. Go on."

"We haven't started our dogs yet, so don't let your gun go off by accident."

"Not much!"

"Before starting out on this idea we go into the science of the thing still fur, ther."

"Very well. I'm with you now."

"We find that this pulp is of a peculiar kind."

· "Sure!"

"It is not common by any means."

"No."

"That makes our task easier."

"Oh, does it?"

"Certainly."

"How so?"

"Well, this pulp is of a kind used by people who have their peculiarities—like ourselves."

"Yes."

"Bankers. They have thousands and hundreds of thousands of checks printed every year."

"Of course."

"They contract with some firm to print these checks for them."

"Certainly."

"But they are very careful in the selection of the paper they use."

"Ah!"

"Bankers are conservative. Banks are like old maids, they have a rule for everything."

"Yes."

"Now, we as hunters don't know just where to look for this particular pulp swamp, otherwise paper mill, where our rabbit got the pulp on his feet, but as

hunters we do know the signs by which we can find it."

"I see."

"Suppose we find the firm from which the First National Bank of Chattanooga orders its checks."

"Yes."

"From that firm we find out the quality and character of the paper used for those checks."

"Yes."

originally."

"Good!"

"We go to that mill and, lo! my dear sir, we have found our pulp swamp; eh?" "Capital!"

"But we haven't picked up the lost trail yet."

"No. But isn't it time to let the dogs loose?"

"Not quite."

"Why?"

"Well, because we can save time by assisting them still farther."

": "All right." Go ahead."

"The paper mill, we will say, does an extensive business."

". "Naturally."

"In other words, the swamp where we look for the track is very large."

" "Ah!"

The pulp stuck to our rabbit's feet in a peculiar manner."

"Humph!"

"We study that, and from it we determine at what part of the place our rabbit left his tracks."

you do that?"

"Chief, the forger knew all about paper pulp, didn't he?"

"Rather."

"He knew how to tint it to match the check he intended to doctor."

"Yes."

"Or else he knew where there was some in bulk already tinted to suit."

"Ah !"

"He furthermore knew how to use it after he had secured it."

"He did."

"He knew that it would require great pressure and some heat to fill those perforations with the pulp and smooth it down so that the fact could not be detected."

"Yes."

"My dear sir, our man was and is an expert paper manufacturer. Not a mere workman in a mill, but a man who understands the business in every way. In other words, one who has reduced it to a science."

"Ah! by Jove, Carter, you are a won-derful reasoner."

"More, he knew how to gain access to that particular mill; how to get what he wanted without attracting notice, and how to use one of the machines which presses the pulp into blocks, for pressing that minute article into the check."

"Wonderful!"

"Now, chief, we'll start the dogs."

. CHAPTER III.

STRIKING THE SCENT.

The chief of police smiled, well pleased by the quaint way in which the great detective had mapped out his course in run ning down the great forger.

"You say it is time to start the dogs?" he asked.

"Tes."

"Where are the dogs?"

"A good hunter always has them with him."

"Truc."

"And I pose at present as a good hunter."

"That's so."

"Therefore I have my dogs."

"Humph! Where?"

"Just outside."

"Eh ?"

"Would you mind ringing your bell?"

"Tiot at all."

I give him an order?"

"Ceitainly."

"Good! Ring it."

A moment later the sergeant appeared an istood waiting for the commands of his chief.

"Sergeant," said Nick, "is there an It..lian organ-grinder outside?"

"There is, sir."

"And a tambourine boy with him?"

"Yes, sir."

"Bring them here, please."

"B .t. ?"

The sergeant departed.

"What in thunder do you want of an organ-grinder and his kid?" asked the hief.

"Yen will ce."

"Hush! They are here."

"Howed if they aren't. Organ and all. Where is the mankey?"

"We left him out," said Nick.

"We!

"Yes. "

"Eh ?"

"I am the hunter; these are my hounds."
See?"

"Oh!"

"Chief, did you ever hear of my assistant, Chick?"

"Often."

"Behold him in the organ-grinder."

"Ah!"

'And of Patsy?"

Yes. "

"You see him in the kid."

"By Jove!"

"My lads, this is the chief."

Chick and Patsy bowed gravely.

"Chick!" continued the detective.

"Yes, sir."

"We are out hunting."

"We are."

"Rabbits, or rather hare, is our game."

"Correct."

"Here is the scent,"

As Nick spoke he held up the notebook in which he had made a number of entries while he and the chief were talking.

"Do you see it?" he added.

"Yes."

"Take the scent and follow."

"Correct!"

"Being the hunter, I will remain here until you drive the game around, or put it into some cover near by."

"Very good."

"Look the scent over, Chick."

"Yes, sir."

They were all silent for a mement.

Here is a copy, real atim, of wire Chick was examining. It is taken directly from

the detective's note-book, just as he handed it to Chick:

"Thomas Hunt, forger, a hare.

"First Nat. Bk., Chattanooga, Tenn., a feeding ground.

Third Nat. Bk., Cincinnati, also a feeding ground.

"Draft for eighteen dollars raised to eighteen hundred—the feed.

present unknown.

paper mill. Must be found.

racking. best ground for

"Must match checks in quality, tint, etc., etc., etc.

"Hare feeds on pulp. (Note this.)

"Knows all about it; how made; how handled; how used in various ways; knows machinery; has ready access; posted.

"Pollow scent till further instructions."
Report daily."

Chick read the notes over slowly with knitted brows.

Presently he looked up.

"Well?" asked Nick.

quietiv. I've got it," said Chick,

"Good! that is all. Wire me here."

"Correct!"
Chick made a sign to Patsy.

Then he seized the organ and, followed

by the lad, left the office.

The chief had looked on in amazement.

"Well, I'm-er-h'm-blessed!" he
exclaimed when he and Nick were again
by themselves.

"So am I!" said Nick, genially. "I

am greatly blessed in having two such thoroughbreds as they are.".

"I say, Carter."

"Well?"

"Do you mean to say that that stupidlooking organ grinder and that kid, who looked as though he couldn't digest an idea any casier than he could a cobblestone, are your—er—hounds?"

"Precisely."

"Humph!"

"You said you had heard of Chick and Patsy."

"So I have."

"Did you ever ..ear anything about them to make you think them stupid?"

'Never!"

"Well, the 'stupid-looking organgrinder and the kill with the bad digestion' are Chick and Patsy."

"Granted; but--"

"Well? Speak out, chief."

"What did you give Chick?"

"My notes."

"Made since you sat here?"

"Tes."

few sentences?"

"Precisely."

"But confound it! you didn't tell him anything."

"It was not necessary."

"But what is he to follow?"

"The scent."

"Oh, come! I say; how in blazes is a man to work up a case with no more information than you gave him?"

"He isn't to work it up."

"Eh? What in-"

"He'll follow the scent; we'll bag the game."

"Bah!"

"The duty of a hound is to drive the name around for us. We do the rest."

"Humph!"

"We're playing the old-fashioned game of hare and hounds, and with paper for - .:1t, too."

"And I suppose you mean to sit here and wait for your hounds to drive the indic to us?"

"Treci-cly that."

"Hum; h! You may call that detective work. I don't."

"Wait, chief."

Carter."

"Yet it's very plain."

"What did you tell Chick to do? Answer that."

"Certainly."

"Well?"

"He knows from my notes that he is to find the paper mill where the paper used in the manufacture of checks for the First National Bank of Chattanooga is made."

"Well, and then?"

"He is to find some man who is connected with that mill who is 'posted,' according to the theories of science that we Lave deduced."

"Humph! And then?"

"Then he loses the scent and waits for inither help from the hunters."

"Is that all he knows?"

.. 111 "

"Well, he can't do it!"

"If he can't it will be the first task I ever set for him that he failed to accomplish."

"You've struck it this time."

"Think so?"

" Yes. "

"Wait and see!"

"Suppose he does find it?"

"Well?"

"How in the mischief do you expect that he's going to drive the game to us?"

"I don't know yet. There is a great difference in hares."

"Oh, there is, eh?"

"Yes, some are rangey and some are not. I have a fancy that this one is not, but we will have to await developments.!" "Oh!"

"When we hear the first cry of the "Blowed if I see your scheme at all, hounds we'll know better how to proceed."

> "Well, this beats all the police work I ever did."

> "There is always something new in the world, chief."

"So it seems. I say."

". IL. 911 3.

"Adopting your confounded jargon of the hunt, just to humor you---"

"Well?"

"Suppose this hare is of the rangey kind, what then?"

"We may have to go over a ridge or down a ravine somewhere in order to bag him."

"Humph! That means out of town, I suppose."

"Yes."

"Suppose he isn't rangey?"

"Then the hounds will drive him to * us."

"Well, I hope so, but I'll be pulverized if I think it!"

"Look here, chief."

"You and others have been puzzled

over this case ever since the thing occurred, haven't you?"

"You bet we have."

"Didn't you try every expedient you could think of before sending for me?"

"Well, yes."

"Now, why did you send for me?"

"Why? Because I thought you might suggest something—"

He paused and smiled.

"Go on," said Nick.

"Very-well-something new."

"Exactly. Now, isn't that just what I have done?"

"I should say so, with a vengeance."

me to go over the same ground that you liave explored."

"l'erhaps not"

"In the first place, you're too thorough; in the second, such a course as that on my part would have disgusted you right away."

"So it would, but---"

"Well? But what?"

"I didn't expect to be taken out rabbit hunting with a pack of hounds when you came."

Nick laughed aloud.

"Perhaps not," he said, "yet you wanted something new, and—er—you got it, didn't you?"

"Decidedly."

"So far so good. New brooms sweep clean. Let's see if this one does."

"Oh, I'm willing."

"Chief, do me a favor."

"What, er, rather, how much do you

"No, not that kind," laughed Nick.

"Well, name it."

"Humor me."

"Eh ?"

"Enter into this 'rabbit hunt' idea with me for a few days. I have a fancy that it will work."

"All right."

"Will you do it?"

"Yes."

"Heart and soul?"

"Yes, my gun's loaded."

"Good!"

"When do you expect to hear the hounds?"

"About noon to-morrow."

"And then?"

· "We must be ready to help them."

"How?"

"We'll do our scientific work now, so as to be ready."

"Agreed."

"To work then."

"Ready!"

"The First National of this town was also victimized, was it not?"

"Yes."

Well, never mind the amount or the check. I've got all the information about that part of the thing that I want."

"What do you want?"

"Tell me about the man—the hare, I

the door, coughed himself up to the win-dow, and presented his draft."

"Yes, and then? I want you to be particular about everything that he said and did."

"Right. He coughed as though he was just ready to drop dead."

"You said that."

"Then he indorsed his draft and pre-

"Naturally."

"When he got the money he went quietly to the desk and counted it over very slowly."

"He wasn't in any hurry then?"

"Not a bit."

"TVell?"

"Having done that he stowed it away in his pocket and coughed himself toward the door."

"Ali!"

"He got outside, paused, turned around and conglied in again."

"What! Re-entered the bank?"

" Y'cs. "

"What for?"

"Just to exhibit his gall—or his cough,"
I reckon."

"What did he do?"

"Went back to the window, drew out the wad, took a bill from it, and asked Paying Teller Koehler to reduce it to small change."

"Did, eh? What for?"

"He said he might want to get some lunch, and small change was handy any-!

"Cool, wasn't he?"

"I should say so."

"Seemed to be pretty certain of getting away."

"That's a fact."

CHAFTER IV.

A STRANGE AGREEMENT.

"Now," continued Nick, "what did he do at the third bank he robbed?"

"Nothing particular."

"Just walked in, got his boodle, and walked out again, ch?"

"Almout that."

"Conghing as usual?"

"CHE CHITTE."

"And always Thomas Hunt?"

"Always."

"Did he say or do anything while there worthy of mention?"

"He said something about going home to die; said the amount reprsented by the draft had cost him a good deal of labor, and if he had it all to do over again he'd back out."

"He did, eh?"

"Yes."

"We'll remember that little remark, chief. Did he say anything more?"

"No."

"Just pocketed the cash and left, eh?"

"Just that."

"And that was the last seen of him?"

"Yes."

"Disappeared, eh?"

"Dissolved, coughed himself into a ghost, perhaps."

"Remarkable hare that."

"Yes. May rove rangey, eli?"

"Can't tell yet. No, I don't think so. We'll wait now till we hear the hounds."

"All right. I say, Carter!"

"Well?"

"You haven't once asked for a description of the fellow."

"I don't want it."

"Ah! You got it before you came."

"No."

"Don't you know how he looked?"

"No."

"Or how he was dressed?"

"No."

"Don't you want to know?"

"No."

"Wliy?"

"The fact wouldn't help my hounds a bit. Time enough—"

"Blast your hounds!"

our game after we have bagged it."

"Well, you're running this thing now."

"And you think I'm running it into the ground, I sec."

. Well, yes."

"Wait and see."

"Oh, I'll stay in till the hunt is ove" "

"Thanks. I'm going now."

"Where?"

"To the hotel."

"No more talk to-day?"

"No, not till we hear the dogs."

"All right."

or very soon after."

"Very good."

Nick went out and walked slowly to-

On the way he had to pass the Third National Bank:

In passing he paused, thought a moment, and then turned, retraced his steps
and entered the door.

He stopped at one of the desks long enough to write his name on a card, and down in one corner he added the name of the genial chief of police.

Then he sent the card to the president

of the bank.

"Well, Mr. Carter, what can I do for you?" was his greeting, as he entered the president's private office.

say," replied Nick, smiling; "have you cashed any drafts for one Thomas Hunt lately?"

The president looked glum.

"Are you here on that matter?" he

iew days. I heard the particulars of the case for the first time to-day. Rather remarkable, wasn't it?"

"Very."

"Am I taking up your time, sir?"

vou." Glad to see

"Thank you. You know I spend most of my time hunting for criminals."

"Tes, of course."

"Old cases like this Hunt affair always

interest me. I like to pick up all the particulars I can concerning them.".

"Ah! I sec."

"My friend Deutch intimated that you could give me a few points about this better than he, and—53"

"He is entirely mistaken."

"Ah!"

"I did not even see the man when he came in to get the money on his draft."

"So you never saw him?"

'How could I if I did not see him then? It was the only time, I believe, that he ever was seen. You want his description? The——"

"No, indeed!"

"He came and went like any customer or patron of the bank?"

"What is your private opinion con-

"How do you mean?"

'Do you think he will be caught?"

""Why?"

he proved that when he came to the bank. Again, too long a time has elasped since the thing happened. No; he will not be caught."

Nick's eyes twinkled strangely as ait a moment's pause he said, coolly:

"Do you ever bet, sir?"

The bank president started at the sud-

For an instant he looked fiercely at

Then his expression changed from one of anger to genuine amusement, and he laughed good-naturedly as he asked:

((IV)12 7)

"I didn't know but that you might like to bet that he would not be caught."

"Again, why?"

"If the bet were large enough I might be induced to take a hand in the game."
"Oh!"

There was a moment of silence, during which the bank president scamed to be

thinking and Nick waiting for him to speak.

At last he did speak.

"Do you think you can catch him, Mr. Carter?" he asked.

. "I don't know."

. "To be sure; but what do you think?"

"I have only my past experience to rely

"What is that?"

"I never started in pursuit of a criminal yet that I did not catch."

"Ah!!" .

"Therefore I think -- "

"You think that you might catch this one."

"Yes."

"Would you like to try?"

Nick shrugged his shoulders.

"What inducement is there?" he

"Would the size of the draft he cashed here be an inducement?"

"It might."

"And-er-suppose you should fail?"

"Well?"

loss of the bank."

... "Ah!"

'. ... That isn't a bet, you see."

" "No, not exactly."

"Suppose I give you till the tenth of February, 1893."

"Hum! That would be just one year from the date of the swindle."

"Exactly."

Work."

While, as a matter of fact, it gives
me less than four months to do the

" Very true."

"I have the privilege of employing as many aids as I desire?"

"Certainly."

"So long as I direct the thing."

"Precisely."

"If the criminal is caught before February 11, 1853, you pay me eighteen hundied dollars and interest from February 10, 1892."

"Yes."

"If he is not I make good the bank's loss, with interest."

"Yes."

"I don't think that can be called a bet,

"No; it is simply an agreement."

"Very well; I'll do it."

"Shall we reduce it to writing?"

"Yes, if you please."

The strange agreement was accordingly - reduced to writing then and there.

It showed that Nick Carter was to take charge of the case from that moment in the interest of the bank. That in the event of his apprehending the man who had succeeded in cashing a draft for \$1,800 on the tenth day of February, 1892, by name Thomas Hunt, the bank was to pay him an amount equal to the size of the draft with interest thereon from the date it was cashed.

If he failed in apprehending said Hunt until one year from the date of the crime then he was to make good the bank's loss.

It was a very unusual arrangement for a detective to make, but Nick Carter was always doing original things; he liked them.

Besides, he had gone far enough in the case to feel that he would succeed.

He did not get the idea from any clew that he had obtained, but rather from a vague intuition that he felt regarding the whole case.

It had not taken shape as yet.

He could not have defined it in words had he tried.

Yet he felt that the matter presented some extraordinary aspects entirely out of the usual channel.

"First," he thought, as he left the bank, "the crime itself was of an extraor-dinary kind.

"No one but a man well versed in

banking methods would have undertaken

The fellow knew the bank where he procured the draft, and also the bank that cashed it for him.

"He was familiar with their peculiarities from A to Z.

"Second, he was also familiar with the paper business. Not in the abstract, but in the concrete.

... "He knew precisely the quality of paper from which the Chattanooga bank clrecks were made.

"He knew where the pulp came from, where it was tinted.

"What is still inore important and to the point, he knew just the amount of pressure and heat necessary to fill those perforations, and to match the tint of the check.

"A degree cooler and the tint of the pulp would have been darker than the check he wished to match.

A degree hotter and the tint would have been lighter.

"In either case the fraud would have been at once detected.

"We will say for argument's sake that he was a novice, and that he arrived at the desired result by experiment.

"The argument falls to the ground at once. .

"Why? Because it would have taken months to liave attained a favorable result. and even then he could not hope to succeed a second time-in other words, with the check in question."

Still reasoning upon the theory he went to his hotel.

During the day and evening he spent much time in thinking over the case.

There were many points that puzzled him, not in the way that such cases usually puzzle, but to explain seemingly unimportant points.

At noon the following day he was again with the genial chief of police.

"Well, "said that official, "have you heard the dogs yet?"

"No, not yet."

· "Most time, isn't it?"

"Almost."

"What have you been doing since we parted?"

"Thinking."

"Of scientific principles, I suppose."

"Precisely."

"Raked up anything new?"

"Yes."

"Ah! Let's hear it."

"First, do you know the president of the Third National?".

"Oh, yes, very well."

"Fine fellow, isn't he?".

"None better."

"Much of a sport?"

"Eh?"

"Does he ever bet or do anything of that kind?"

"Guess not. I think his principles are against it, and his position would render---''

"Yes, of course."

"Why do you ask?" -

Nick then recounted what had taken place the preceding afternoon.

The chief laughed.

"He's shrewd in business methods," he said.

"Certainly."

"That wasn't a bet."

"Of course not."

"If he wins the bank is made good for its loss. If he loses it only has to pay what it has already offered."

"Right."

Rather taken in, weren't you, Car-

ter?" "I don't think so."

"Why.?"

"Well, during the conversation I picked up two or three points that will aid me." "Good!"

CHAPTER V.

WORKING IN BLUFF AND PUTTY.

"They have been puzzling me ever since," continued the detective, "and I am only just beginning to see through them."

"Ah! Are you giving that thing

"Net ret."

"All right."

"I say, chief."

"Well?"

"I may do two or three things during this affair of which you won't approve."

"Humph!"

"I want to apologize beforehand and say that I won't do anything without an excellent reason."

"All right."

" "Do we understand each other, now?"

"Yes."

Nick was sitting near the window.

saw a telegraph messenger approaching.

"I hear the dogs," he said, coolly.

"Eh ?"

"I don't hear anything."

"Keep listening just a moment."

The chief laughed.

"All right;" he said.

A moment later the mes enger entered.

"Mich Carter, e an of Police Headquarters." In said.

"Here!" eralning d Nich.

"Any an war?" asked the boy.

"Yer; Wit."

The detective opened the mosage, and

A smile inolle out upon his face as he saized a blank from the chief's desk, and wrote a reply.

The boy took it and ran out, and the two men were again alone.

"Well?" demanded the chief, impatiently.

"Those are good dogs," murmured Nick.

"Have they struck the scent?"

"They have."

"And are in full cry, eh?"

"Pretty near it."

"Read me the message."

"It is in cipher."

"Well, translate it." -

"Good! Listen."

"'Played agent for paper mill in the east. Wanted contract. Got on scent. Found mill wanted. Applied for job for Patsy. Set him to work. Not in mill but in office. Can't send more now. Will wire later in the day."

Such was Chick's message.

The chief had plainly expected something more, and his disappointment showed itself in his face.

"Humph!" he said. "There isn't

"No, not much."

"Any fool could have found out that, much."

"Yes, if any fool had thought to try."

"H'm!"

"About eight months have expired since the forgery, and I am the first fool in this case, according to your remark."

"I take it back, Carter."

They both laughed.

"What did you wire back?" asked the chief.

"This," and Nick read aloud:

"Look for rabbit in parlor, not in kitchen. Keep an eye on the king bee or one of his chief aids. Wire every detail as fast as learned."

"Is that all?"

. (]. (. ,) .

"Humph! What do you mean by 'parlor' and 'kitchen' and 'king bee;' el.?"

"I mean that the man we want is no workman."

"Oir!"

"He is somebody who thoroughly understands the manufacture of paper in every detail."

"Indeed."

"And besides that, he is familiar with banking methods."

"You don't say so!"

"And I wouldn't be surprised to find in the end that he is a man who is known in society."

"H'm! Won't you introduce me?"

"Yes, chief, I will-by and by."

"Eh? You mean it?"

"Of course I mean it."

"You feel certain that you will catch

"Yes."

"If you do, I'll-"

"What?"

"Ticat."

"Aren't you flying rather high?"

" (Min 3,,

"Chasing our rabbit into a parlor?"

"I don't think so."

statements you just made."

About the hare's social status?"

. J. G.s. , ,

ence."

"Oh! Well, explain."

"Very well. A workman, we will say the foreman of the mill, if you please, might have done all the pulp part of this scheme."

"Sure."

But he couldn't have done the bank

"Why?"

"Well, in the first place, he is not

"True."

"In the second, he is less likely to un-

"Il .: I don't see why he shouldn't."

"That's easily explained."

"II. W?"

The barest man who received a draft

and knew nothing about it, would not hesitate to blunder into a bank and find out what he wanted to know."

"Of course not."

"A rogue, who meant to defraud, would never take such a step."

"But---"

"Chief, the point is that he would have to be thoroughly posted about such things before the idea of committing the fraud would suggest itself."

"Humph! There's something in that.".

"There is. Now again, a book-keeper, a secretary, a cashier, or, in fact, any man simply employed in the office of 'the concern, who could have carried through the banking part of this deal, could not have done the pulp part."

"He might."

"You mean by inducing a workman to assist him?"

"Yes."

"That is true, but unlikely."

"Why?"

"Because men seldom have confidants in an affair of this kind."

"True enough."

"You might say that some well known forger conceived this idea, argued a paper workman into becoming his accomplice, and then did the deed."

"It seems very plausible."

"I don't think so."

"Wliy?"

"For the very reason that with all your sagacity you have in eight months failed to find a clew.

an old effender, you would not have sent for me to suggest something new, because you would have caught him."

"Ah!"

you have continued to fail, suggested an entirely new basis of reasoning to me."

"Ah!"

"Before I began at all, I threw aside every precedent."

"Well ?"

"I said: First, our man is not an old and well known forger. Why? Because if he were the chief would have gotten trace of him before this.

"Second, he is not an old offender at all. Why? Because some part of his work would have been recognized before this.

"Third, he is a man who knows men, who goes about among gentlemen, and who is accustomed to business methods. Why? Because in every move he made, there was a coolness, an audacity and a feeling of security that you never find in the experienced criminal. No matter how could be may be, he shows some trace of the anxiety he feels, always."

three banks. Has it occurred to you to ask why he did not bleed them all?"

"Often."

"Simply because he got all the money lie wanted at the three. I argue from that.

"Third, he is a man of means, who for some reason unexplained desired the amount represented by the three drafts and no more."

"Idon't look at it in just that way; and yet--"

"Anipet, my dear chief, look at one more point."

" [11. " 11 3 ...

"He could have victimized three or four more banks in this town just as well as not, but he did not.

"He could have swindled banks in Columbus, in Covington, and, without naming them, in a dozen different towns near i.e.e, with ease, and, with no more chance of being caught than he ran in doing what he did. Don't you see?"

"By Jore, yes!"

"Take the small banks in small towns."

"Yes."

He could have gotten two hundred in one place, five hundred in another, a

thousand here, a paltry hundred there, and so on; couldn't he?"

"He could, for sure."

"By playing the country banks first, where they are not so methodical in their balances with other banks, by taking two days to it and keeping on the move."

"Right! I see it."

"He didn't do that."

"No."

"He was contented with a small amount when he might just as well have taken a large one."

"Sure!"

"He even walked right past the doors of some of the banks here to tackle the ones lie did."

"H'm!"

"Now, what do you make of that?"

"What do you?"

"My fourth point."

"What is it?"

"Fourth, money, for the mere sake of gain, was not his desire; in other words, he did not seek to enrich himself by theft when he might have done so just as well as not."

" Ah!"

"An old offender would have done so; a new offender who did the thing for gain alone would have done so."

"Go on, Carter. By Jove, I begin to think that you'll demonstrate that the thing wasn't done at all before you get through."

"And prove that you've all had the nightmare, eh?"

"It looks so."

"Well, that brings me back to first principles—to the question you asked regarding why I told Chick to look in the parlor and to keep an eye on the kingbee."

"Oh, yes!"

"Because the king-bee—that is, the president, the manager, the superint nient, or, perhaps, one of the stockholder in this mill would be the only men amon

whom we might find some one capable of the whole thing."

"The banking and the pulp branches."

66 Yes. 11

"Isn't that going it rather strong?"

"Bless you! I don't say he is there; that one of them did do this thing. I'm only following out a scientific deduction."

"Humph!"

"From my reasoning—that is, the most likely place to find our hare, therefore I send in the dogs. If they don't start him, will begin over."

"I don't see why this fellow has got to be such an expert in pulp.?

"I'll explain."

"Wish you would, I'm sure."

"Send out for a piece of putty. When "it comes divide it in half, and work one of the parts up well."

"H'm!"

Then add a little red lead, work that in, and put the putty away to dry."

"Well?"

"To-morrow dig a little hole out of the some better preparation." -tinted piece. Then take the part you have not touched, and work that up. Add your red lead to that. When you think you have secured the desired tint, fill the hole you dug in the other piece from the secand. Set it away to dry once more, and the next day go and see how it matches, and if you can discover the patch. I think you will find that you had not succeeded."

CHAPTER VI.

NICK GETS A SUDDEN IDEA.

"How long," continued Nick, "do you think you would have to work in putty and sed lead before you would be expert nningh to not only get the tint exactand tints are very hard to match-but to " "It the patch on so perfectly that the eye could not detect the fact, ch?"

"Some time."

"To be sure. Now in pressing that pulp into the perforations in the check the tint had to be an absolute match."

"Of course."

"A certain amount of heated pressure was required to fill the holes perfectly, and yet the heat could not be great enough to spoil the tint.

"The pulp had to match the check before it was introduced. It could not be

made to match afterward.

"Another point. Acids, which take out ink, also destroy the gloss on paper, I believe."

" Yes. "

"So that a teller in a bank can very. quickly detect if such a thing has been attempted."

"That's so."

"This check doesn't show it."

"No."

"Why not? Have you thought to go into that?"

"Only to decide that this fellow knew

"Not at all."

"What, then?"

"I don't think he used acids at all."

((IA)12. 5,,

"I think he used a common steel eraser."

"But, Carter, the scratches could have, no, would have been detected at once."

"Granted, if he had not fixed them."

"Pixed them!"

alles "

"How?"

"In the same moment that he fixed the perforations."

"Ah!"

"He simply reglazed the paper."

"I see."

"Such an operation would in no way interfere with what was already written upon the check."

"Of course not."

"You see, chief, everything goes to

prove that our forger was an expert paper manufacturer."

"True."

"Do you believe in that much of my theory?"

"Yes."

"Now for the balance."

"Which is--"

That he is connected with this particular mill where our hounds are at work."

"Ah, that won't be so easy."

"On the contrary, it's easier."

"How so?"

"Well, first, suppose he does not belong in that mill, but in another one."

... I.c. ..

"He thinks out the salient points of his scheme and decides to try it."

"Well?"

"Being a paper manufacturer, he is thoroughly familiar with all the difficulties in the way."

"Certainly."

"Having decided to work the game, he looks about for a bank to play it upon."

"(Of course."

"It is very unlikely that he would select a bank whose check would give him any amount of additional study, while there were probably several which used paper from his mill. See?"

"Yes."

"For instance, if the bank here used par per manufactured in his mill be would be very unlikely to select the Chattanooga bank. Instead, he would have started the thing here."

"()f course he would."

"So you see, granting first, that our man is a paper manufacturing expert, we are obliged to grant, second, that he is connected with the mill where the paper for the checks of the bank in question is made."

"Yes, that is so."

"Have I converted you to that idea, also?"

"You have."

"Then you agree with me that we are to look for the man we want in this particular mill; at least until we find that he is not there."

"Yes."

"So far so good. The hounds are out of hearing for the present, but I think they will come over the ridge soon."

"When do you expect another telegram?"

"At any moment; though probably not before dark."

"H'm!"

"I will go now."

"And return at dark?"

"Yes."

"Do you know, Carter, I feel as though we were not doing anything sitting here and waiting for the forger to come to us."

"Excuse me, the hare."

"Call him what you please; you know what I mean."

"Yes. On the other hand, I have an idea that we shall arrest our man——"

"Excuse me; the hare."

"I stand corrected; that we shall bag our hare right here."

"What! In this office?"

"Oh, no! In this town."

"On the principle of running a circle, eh?"

" I'cs. "

"Then the place should be in one of the banks."

"I think it will be."

"You don't mean that you suspect any of the bank officials."

"Far from it."

"Then what do you mean?"

"I am not quite sure what I do mean, yet."

"Oh, conjecture!"

"Partly."

"You are going now?"

"Yes."

"To return at dark?"

"Yes."

Nick went out.

In passing down the street he met the bank president with whom he had talked the preceding day.

"Ah, Carter!" he exclaimed; "any news

yet?"

"None."

"You don't seem to be working very ... hard to earn the reward."

"Did you expect to find me with my coat and hat off, dodging around corners in a wig and beard, looking for the for-

"No; not exactly."

Nick was silent a moment.

"I will stroll along with you a little way, if I may," he said, presently.

"Happy to have you."

"Thanks."

"You wish to ask some questions, I presume."

"Yes; a few."

"I warn you before you begin that I know perhaps, less than you do about this case."

"Perhaps less, perhaps more."

"Eh?"

a point or two here and there which have escaped me."

"I hardly think so."

Well, and my questions touch

.......

"Willat, for instance?"

partly formign to this forgery case."

"Harpy to didlige you, I'm sure."

"Thunks. In the first place, our forger us dipper pulp in his operations, didn't he?"

"It seems so-yes."

"Now, if there is a subject in this world up a which I am densely ignorant it is paper pulp."

.....

"I believe it's made of wood, is it not?"

"Yes, for wrapping paper."

"Of spruce and white paper." .

"Yes."

"That, then, is not used for our writing paper, checks, and so forth."

"No, I think not."

"How, is that pulp made?"

"You mean of what?"

"Yes."

"Rags."

"Oh! Do you know the process?"

"No."

"Have you an acquaintance who does?"

"Yes, several."

"Could you send me to one of them?"

"For what?"

"For information. I want to study pulp."

"H'm! Let me see."

"A letter of introduction will suffice. I will do the rest."

"They are very hus v men.".

"Ail men are busy, or should be."

"Truet"

"I should be obliged."

"What do you expect to gain by this investigation?"

"A knowledge of pulp."

But, I mean, how shall you apply it to

and, aguin, it may bely me materially."

"H'm!"

"This forger was probably an old offend-,

Really, the subject is sount of my line. He may he may not be."

"Suppose we say he is, for example?"

"I put mayelf in his place. I think of playing the same trick that he did. I want to study pulp. See?"

"H'm! Yes."

"Can you think of a man to whom you can give me the letter I seek?"

"Yes. I will do it."

"Now, please?"

"Certainly."

"Come into the hotel. You can write it there."

They entered the hotel together and the letter was soon written.

Then, placing it in his pocket, Nick bade his friend good-afternoon, sought his own room.

There, he drew forth the letter and glanced at the address on the envelope.

"Good!" he exclaimed.

It was adressed to the manager of the very concern where Chick and Patsy were playing the role of hounds.

"It's hardly the thing to read such a letter," mused Nick, "but I want to see the inside of this one."

In a moment he opened it.

"My Dear Keeser," it ran. "The bearer of this letter is Mr. Nicholas Carter, a detective. - He has a fancy that he can run down and catch our forger of paper pulp fame. He seems convinced 'that the man is an old offender, a rogue of the deepest dye, and I begin to be of his opinion.

"Following his own ideas, he, to-day, requested me to give him a letter to somebody who could post him regarding paper , pulp and I naturally thought of you at once. You are the most thoroughly up in that business of any man I know, and any information that you can give Mr. Carter tending to the apprehension of the base criminal who so cunningly defrauded our anks, I will duly appreciate.

"With best regards and congratulations. -- etc., etc., etc.".

"Humph!" said Nick; "now, let me think.

"First, why does the writer of this letter utterly refuse to commit himself to an opinion, even on the most trivial matter, in connection with the forger?

sem's me to the very man whom, of all others, I most desire to meet?

"Third, in sending me to him, why

does he write such a letter as that instead of one that is short and terse, and to the point?

"Fourth, why is he so particular to say that I am convinced that the forger is an old offender, and that he begins to be of the same opinion? Begins to be. There is a good deal in that word, 'begins.' It would be more natural if he had entertained that opinion at the start and had begun now to change his mind. Humph! He only now begins to believe that the forger is an old offender.

"Fifth, why does he congratulate Mr. Keeser?"

Nick paced up and down the room several times in deep thought.

Suddenly he paused and uttered a sharp exclamation.

Then he sat down in a chair near at hand, and laughed long and loud.

"It's beautiful!" he exclaimed, presently." "It's the prettiest thing I ever saw, and the neatest!

"Why didn't I think of it before? Oh, well, that can't be wondered at! But talk about a rabbit hunt; it isn't in it. Mr. Porger, I've got you and, what's more, I'll have some fun with you."

CHATER VII.

NO CRIME WITHOUT INTENT.

"Well, Carter," said the chief of police, when, shortly after sundown, the detective entered the private office of that official, "there's a telegram here for you."

Nick tore open the envelope and read the message.

"Want to hear it?" he asked, presently, looking up. . .

"Of course,"

"Chick says, 'King-bee goes to Cincin-"Second, how does it happen that he nati to-night. Send me further instructions.' "

"Is that all?"

" Yes."

"Mighty little, I call it."

"It's the best news he could have sent."

"Well--"

tions."

"Any objections to telling me what

"Certainly not."

"Then tell me."

"Look over my shoulder while I write."

Here is what he wrote:

"Shadow king-bee everywhere until

The chief did not speak until the mes-

sage had gone.

eyes, he said:

"Carter!"

"Well?"

"Who do you mean by 'king-bee?' "

"A gentleman by the name of John M. Keeser."

"I thought so."

".M. 11 5.

"This confounded hunt of yours inter-

"Thank you."

"Since you went out I have looked up - this paper mill business."

"Ah!"

"I find that the manager is John M. Keeser."

"Exactly."

"I know him well."

"Indeed!"

"Not only by reputation, but person-

"Well?"

Every move you have made, every ar-

·· Weil?"

"Well, it's preposterous!"

.. II. ; 3. 3. 3. 3.

: alove represent it is John M. Keeser."

"I know it."

"Then what in blazes--"

"The knowledge doesn't alter my opinion."

"Why, confound it, Keeser is a rich man."

"I know it."

"Director in half a dozen banks."

"I know it."

."An upright, honest, honorable man."

"I know it."

"Is there any little thing that you don't know?"

"Yes, a good many."

"One wouldn't think it to hear you talk."

"Pact, nevertheless."

'Humph! Do you for an instant think.
Keeser committed those forgeries?"

"Wait. Before I answer that question you answer a few for me."

"A dozen if you like."

"You say you know Keeser personally?"

"Yes."

"What sort of a man is he?"

"One of the best, most genial, heartiest, best fellows that ever lived."

"Fond of a good time? Jokes and laughs?"

"Yes."

"Has hosts of friends?"

"Of course."

"Rich?"

"Very."

"Director, you say, in several banks?"

"Yes. What are you driving at?"

officials?" Is he friendly with bank

"Of course."

"And has a good deal of business with ... many of them, eh?"

"Naturally."

"Now, ask me your question again." ...

"Do you believe that John M. Receer committed those forgeries?"

"Yes."

The chief of police bounded from his chair.

"Then, by thunder!" he cried, "we'll stop this nonsense here and now!"

"How?" asked Nick, quietly.

"Why, I won't have any more to do with it."

"But I will."

"You forget that I am chief of police here."

"No, I do not. I remember it. You, however, forget that I stand to lose between nineteen hundred and two thousand dollars."

"I don't care a fig."

"I do."

"What do you want to do? Go out and arrest Keeser when he comes to town to-night?"

"By no means."

"What then?"

"Nothing yet."

"But---"

"You asked me if I believed him to be the forger. I do. However, I haven't proved it yet."

"No, nor you won't."

"Bet you I will."

"Carter, I believe you're as mad as one of these animals we've been pretending to hunt—one born in the month of March."

Chief, I may be mad and I may not. From the very beginning I have felt that the re was something extraordinary in this car. To-day I have found it."

Well, all I have got to say is that in proceeding against Mr. Keeser you have not nor will you obtain my sanction."

"What! Not even if I prove him to be guilty?"

"You can't."

"But suppo e I should?"

"Why, then-"

knew to be guilty, would you not?"

"Cortainly."

"Even Keeser?"

"Diven Recer."

"Then if I agree to furnish you with the proofs will you do the rest?"

"Yes."

"If I cannot convince you that he is the man who presented those drafts for payment I'll drop the thing."

"Very good."

"I will further agree to convince you before I make any move in the matter."

"Oh, very well. With that understanding go ahead; only I'm sorry for you."

" (VIV ?")

"If you don't know don't ask me to ex-

"Chick ought to reach here somewhere about midnight, oughtu't he?"

"IO. 55."

"Thanks."

Nick soon after took leave of the chief and returned to his hotel.

Then for the first time he adopted a disguise, for he believed that the chief would also be at the 10.55 train, and he did not care to be recognized.

Being satisfied that he would not be known by the chief he went to the depot shortly before the time for the train to arrive.

He saw the chief, also waiting, concealed in a dense shadow from whence he could observe without being observed, but knowing the perfection of his own disguise the detective walked up and down the platform until the train came puffing in.

Then he watched for Chick.

Presently he saw him. Then he walked rapidly forward, brushed past him roughly, and at the same time pressed a written note into his hand.

Then whistling gayly and not once looking back he kept on his may, and paused until the hotel was reached.

There he divested himself of the disguise he wore, lighted a cigar, and sat down and waited.

Nearly two hours passed before la was

Then there came a low tap at the door.

"Come in!" he said, and Chick entered.

"Take a seat," said Nick. "Have a cigar."

"Thanks."

"Read my note?"

"Of course."

"What success?"

"Perfect."

"Tracked him home?"

(1. L. ...

"Did he see the man I named?"

"No."

"Didn't, eh?"

"He's going to the bank, though, in the morning."

"Good! At what time?"

"Ten-thirty."

"I'll be there. Now about the rig?"

"I left that for Patsy."

"Hum! I'd a little rather that you had done it yourself."

"Patsy'll be all right."

"I hope so. What instructions did you give him?"

"To come here at once."

"Right. If he gets those things that the consumptive forger wore that day we've got him."

"But I say, Nick."

"I can't see why that fellow would want to rob a bank."

"He didn't."

"What; didn't rob it?"

"Didn't want to rob it."

"I'm blind yet."

"He did it on a bet."

"Eh?" .

"Sunnose a case."

cellionis.

"You're a hanker."

" Y'cs. "

"I'm your friend."

"Three or four more are present with us. We're at dinner, say, and have had a good one."

"I wish I had."

"You venture the remark that banking is reduced to a fine art, and that fraud in the shape of forgery is next to impossible."

"Very good. What then?"

"I laugh and say that nothing is easier."

"Air!"

"I add that I know a way in which I can without being known or identified get a check or draft cashed at your own bank."

"H'm"

"You pooli-pool the idea."

"Sure."

"I offer to bet that I can do it."

"Ah!"

"You take me up, and then I turn to two more bankers who are present, and banteringly ask them if they want to bet."

"I see."

"Three bets are made. The amounts are not named, for I object, on the ground that it would give them a clew."

"Exactly."

the cashing of a check at each bank. If within a year I have not been caught I win the several amounts. If I am caught I make the losses good. See?"

Yes."

committed because the intent is not there.

I do the banks a service because I show
them a weak spot in their armor. See?"

ting a detective on your track and so winning?"

"You're an honorable man; so am I. You agree to be perfectly non-committal; I believe you."

"By Jove! What a joke!"

"I should say so."

"If it hadn't been for you he'd have won."

"Sure!"

"What are you going to do?"

"Have some fun with him."

" (H. W. ?")

"You will see. It will be rich."

A tap came at the door.

"Ah!" said Nick, rising; "there is Patsy; I hope he's got the clothes."

CHAPTER VIII.

NICK CARTER'S TRIUMPH.

It was not yet nine o'clock on the following morning when Nick Carter ran up the steps of Police Headquarters in Cincinnati, and hurried at once to the private office of the chief.

"Well?" said that gentleman, not-without some sarcasm in his tones, "do you hear the hounds this morning?"

"Plainly. Don't you?"

"Cau't say I do."

"They're coming. I came to tell you to get your gun ready."

"Bah!"

"Aren't you going to fire?"

"No; you may bag the game."

"Thanks. Chief, how long have I been on this case?"

"Altogether too long."

""Now, that's unkind, really."

"I mean it."

"Oh, well, you'll apologize before I leave."

"What are you going to do?"

"Convert you."

"Alı!"

"To my way of thinking."

"You'll never do it."

"Won't I? Look!"

Nick had brought a satchel in with him, and he now drew it forward between them.

"Well, I see a satchel," he said, testily.

"Exactly. Chief, you once asked me if I wanted a description of our hare."

"Well? Go on."

"Dou you remember the dress that our consumptive friend wore?"

"I've heard it described often enough.
I ought to."

"Look!"

Nick opened the satchel and drew forth a bundle of clothes.

The chief's eyes began to bulge as he looked at them.

"Very clever," he said at length when Nick had spread every article out piece by piece before him. "A very good imitation. One would think they were the very clothes, disguise and all, that the forger wore."

"They are."

"Where did you get them?"

"From a trunk in the rooms occupied by your friend Keeser, when he is in Cincinnati."

"Nick Carter, swear by all you hold dear in this world and the next that you speak the truth, or—or——"

"Don't finish, chief, for I so swear!"

"Well, I'm---"

"Hold on. You needn't swear."

"No, I won't."

"Now, chief, here is a little more evidence. What do you think of this?"

As he spoke he held up a draft exactly like the one we have already seen as having been passed at the Third National Bank of Cincinnati.

The only difference was that it was for \$2,500 intsead of \$1,800, and it showed on its face that it had been tampered with.

The same application of pulp had been used, but in this case the tint was not perfect and the fraud could be easily detected.

"You see," said Nick, "he got two drafts on that bank. One was for \$25 and one for \$18. This one didn't work to suit him, so he laid it by. The others did, and he used them."

"I've nothing to say; go on."

This is made payable to the order of Thomas Hunt, as were the others, and be-

ing found with these clothes-what more commit a crime and then write out the do you want?"

"Nothing."

"Well, here is something else," and Nick held forth a slip of paper on which the name "Thomas Hunt" was written scores of times.

"See," he continued; "that's where he practiced writing his name."

"It looks so."

"Do you want anything more?"

"Yes."

"What?"

"Proof that Keeser is the man."

"Here you have it."

This time he handed out two photographs. One represented the man supposed to be Thomas Hunt as he appeared at the time he got the drafts cashed. They do." were beyond doubt the same man in the same rig, the only difference being that enough of the disguise had been removed so that the face was unmistakably that of John M. Keeser.

What did the food do that for! 'ejacu-- lated the chief when he saw the pictures.

"You tell!" said Nick. "I can guess; but we won't go into that now."

"Did you find all these things in Keeser's rooms?"

"Yes."

"How did you happen to look there for them?"

"I suspected that he would keep them, but I did not hope for such a rich find."

"Humph!"

"This isn't all either."

"What! More?"

. . I.c

"What ?"

"A confession."

"The devil!"

"In Keeser's handwriting and signed hy John M. Keeser."

"Well, don't show it to me. I've seen en ugh."

"Tery good."

"What can a man be thinking of to "All right."

whole history of it like that?"

"The crime, of course."

"And such a man, too!"

"Are you converted?"

"Yes."

"Do you apologize?"

"For what?"

"For saying I had been too long on this case."

"No, by thunder! I wish you had stayed in New York."

"Why?"

"You have broken one of my idols."

"One wouldn't think Keeser a thief to look at him, would one?".

"Don't, Carter; I can't bear it."

"Brace up, chief. We've got work to

"What?"

"Why, bag our game."

"That's so."

"The fellow's got cheek."

"Has he?"

"Yes; he's got an appointment with the president of the Third at ten-thirty."

"What shall we do?"

"Go there, of course. I'll carry the game bag, and you carry the gun."

"Eh?"

"I'll carry the grip, and you carry the warrant."

"Oh!"

"In getting the warrant get it of a judge who won't say a word till you give him permission."

"I can do that."

"Keeser may want to settle."

"No, sirree! Not by a jugful. If he did this thing there shall be no settlement out of court." . "

"That's the talk."

Nick turned his head and grinned broadly.

"All the same," he added, a moment later, "I'd have nothing said about the warrant."

"Get it. I'll wait here."

The chief was gone half an hour, but at the end of that time he returned with the warrant in his possession.

Nick looked at his watch.

'If we walk along now we'll be just in time,' he said.

"Good! Come on," answered the chief.

He had dropped the man, and become the officer again.

In the meantime Chick was following some directions given him by Nick.

This consisted in calling upon three gentlemen—the three of course who were interested in and who knew about the forgery business from its inception—and delivering a message which Nick had given him for each.

The clock pointed at 10.45 when Nick, smiling, and the chief, looking very stern, entered the bank.

The detective stepped at once to the cashier's window.

"Is the president in his office?" he asked.

"Yes, but he's engaged at present."

"If you will send in word that the chief of police is here, accompanied by Nick Carter, I think he will receive us."

"Very well."

Word was sent in, and presently the cashier said:

"You may step in."

"Thanks," replied Nick. Then, following the chief, he entered the private office.

There were four men there.

They were the presidents of the three has supposed to have been victimized, and Mr. John M. Keeser.

"Ah, chief," said the president of the Third, rising and extending his hand, "in what way can I serve you?"

Sir," said the chief, "I have a very

"In leed!"

I am glil to see these other gentleme: here, it: they are all interested." "Ali! you refer--"

"To the great forgery case."

"Indeed! You don't mean to say that the—er—criminal—"

"The forger has been found," interrupted the chief, coldly.

Keeser started violently, then leaned back and laughed.

"Good!" he said. "Who found him?"

"This gentleman. Nick Carter. The greatest detective—"

"Draw it mildly, chief."

"Unhung!" grimly.

"Good!" laughed Nick.

"Have you arrested the forger yet?" asked the president.

"I am about to do so."

"What do you mean?"

"I mean that he is here in this room! that he sits there! that his name is John M. Keeser."

Then with a quick stride the chief stepped forward and laid a heavy hand a the astonished man's shoulder.

"Keeser," he said, "I have the warrant in my pocket. No violence or I'll down you."

The others acted their parts well.

They looked thoroughly astound

Keeser alone of the group seem concerned.

"Well," he said, "the game is up.
I'm beaten, my friends."

"I have the proofs all here in that satchel," continued the chief, "so don't try to get out of it."

"Wait, chief. Not so fast. It was all a

"Yes, a bitter hoax for you, sir."

"I say unhand me. Don't you understand?"

"Understand that you're a thief? Yes,

grily, "this has gone at out for enough."

"Gentlemen," he continued, turning to his friends, "I want you to explain this thing to the chief and en i this in el

"Farce, eli?" muttered the chief.

"Explain what?" asked the president. What! Why, the wager; the forgery plot; the--"

"Enough!" cried the chief. "Come." "Friends," exclaimed Keeser, "do you mean to say that you will allow me to be dragged through the streets as a forger when by a word you can prevent it?"

The bank presidents shook their heads

as though they did not understands

Then Nick Carter stepped forward and thrust the "confession" he had found into the chief's face.

"Read this," he said.

It was really the agreement made between the four men before the forgery was committed.

The chief began to read.

At first he looked puzzled. Then he smiled. Then he frowned.

Then he cast the paper to the floor and turned upon Nick.

"And you knew this all along!" he

cried.

- He took two steps forward, looking as though he would strike Nick.

Then he stopped, hesitated a moment.

and burst into a hearty laugh.

"By Jove!" he cried. "It's the best thing I ever heard of. Blowed if it isn't. Carter, you're a-a confounded jackass.;

"Thanks-awfully."

"How long have you known this?"

"I suspected it yesterday; I knew it last night."

"Why didn't you tell me?"

"You refused to look at the confession."

"So I did."

Then everybody laughed.

"Mr. Keeser, do I owe you an apology?" asked the chief.

"No, sir; 110."

"Chief," said Nick, "how do you like. hare !minting?"

"It's funny business."

"Do you believe now that rabbits do travel in a circle?"

"Sure."

Then Nick turned to the president of the bank.

"By the way," he said, "I have a little agreement, sir, by which you hedged

"Hush!"

"With these gentlemen. You-"

"Hush!"

"Oh! all right."

But he had said enough. The laugh was on the president.

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